

Letter of Recommendation

Date: [Insert Date]

To Whom It May Concern,

I am writing to recommend leniency in the prepayment penalty associated with the mortgage of [Borrower's Name], located at [Property Address]. Over the years, [Borrower's Name] has demonstrated a strong commitment to fulfilling their financial obligations and maintaining their property to the highest standards.

I would like to highlight [Borrower's Name]'s impeccable payment history and the challenges they faced due to [briefly explain circumstances, e.g., job loss, medical emergencies]. These factors have significantly impacted their financial situation, and they are now seeking to modify their mortgage to better align with their current capabilities.

I believe that granting leniency with the prepayment penalty would not only assist [Borrower's Name] in stabilizing their financial standing but will also foster a positive relationship between them and your institution.

Thank you for considering this request. I sincerely hope you will see the merit in providing [Borrower's Name] with this much-needed assistance.

Best regards,

[Your Name]

[Your Title/Position]

[Your Contact Information]

[Your Relationship to Borrower]